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CASH AND CHARACTER:

A LECTURE ON HIGH LIFE.

BY WILLIAM T. COGGESHALL,

AUTHOR OF "EASY WARREN AND HIS COTEMPORARIES,"

"OAKSHAW," ETC.

That the Summer of Pride should have its Fall
Is quite according to Nature.—*John G. Saxe.*

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DEDICATORY LETTER.

TO ORVILLE J. VICTOR,*

You, my friend, will not dispute with me that a little, modest book has quite as good a right to Preface and Dedication as a big, pretending book.

I have no Preface to indite, and this can hardly be called a Dedication; but if an inscription were placed on this page, it should be to you, who first gave me satisfactory encouragement to assume the responsibility of a Lecturer before Literary Societies. I have an object in connecting your name with this, my first Lecture (published at the request of Societies to which it was spoken), which the usual form of a Dedication would not express. That object is, to acknowledge you—from observation not narrow—as the most active Editor in Ohio, for the maintenance

* One of the Editors of the "Sandusky Register."

of a correct Lecture System ; one calculated, not only to interest and improve the people, but to afford recognition and reward to talent and learning at home.

The propriety of this acknowledgment will not be questioned by those who know you best, because they will agree with me, that whatever of good character this Discourse pleads for, your Editorial career supports, and your private life exemplifies.

Respectfully,

W. T. C.

Cincinnati, August, 1855.

CASH AND CHARACTER.

THE moral and political relations of a community depend mainly upon its social characteristics: not merely its good fellowship, but the stability of principle, the support of worth acknowledged in its homes, and reflected therefrom.

A just index to the reliable tone of any community may always be found in the fact whether its standard of individual value is Cash, or Character.

The common words, Money, and Morals, embody what is dearest to men, and most important to society.

There exists an impression, if not a conviction, that money has not a very near relationship to

morals: but that morals ought to have a near relationship to money, is a doctrine universally recognised.

We are taught, when we are young, that the love of money is the root of all evil; and as we go forward in the journey of life, we see that morals form the basis of true prosperity. We may know men to have money, but if they have not morals, as well as money, we neither trust nor respect them, farther than the law and business interest demand. Some deference, to be sure, is won for men by money, but it is selfish deference. It is toward what the man has, not toward what the man is. The honor and consideration money buys, are as unsubstantial, as unreal, as the imaginary lakes and rivers, which, remotely flowing, appear on misty mornings along the eastern horizon. The deference morals win, is positive; without change or shadow of turning: it belongs to the man as distinctly, as definitely, as his name.

A poet said, "O, the rarity of Christian charity, under the sun." We may deplore the undue passion for profit in the business world, and lament the absence of morals, but the evil

will not be corrected in any community, until a large majority of the business men bring home to themselves the question, whether in their transactions money is subservient to morals, or morals to money.

Men of observation get their choicest illustrations of any theme from bountiful nature, which with lavish hand prepares suggestive as well as beautiful pictures.

I may be excused for employing from my own observation, a suggestion which relates to an important consideration of morals.

On a bright autumn day, I crossed a field where the sunlight fell broadly upon young wheat, green in the freshness of thrifty growth. I observed that a shining network, with multiplied connections, was broken by my footsteps. Stooping down, with my face toward the sun, I saw that from every spear of wheat, a silver thread was drawn, the whole forming a glittering net that overspread the ground. When I had made my way out from among the brittle meshes, gathered in my path, I looked back, but except within a short distance from where I stood, was unable to trace my footsteps, by any

dismembering of the tiny threads among which they had been planted. It had been a tedious task to gather singly those little threads, invisible as they were, except, when, covered with dampness, the sunlight burnished them.

Had the labor of protecting that young wheat from the impediments to its growth such threads afforded, been intrusted to a practical farmer, first, he would have endeavored to ascertain the character and habits of the insect, which spun the shining network; then he would have summoned his keenest wit, and exercised his shrewdest skill in lively efforts to keep that insect from the field.

Society may be likened to that field. Not thicker among the young wheat were those burnished threads, than are the delusive snares set every where for those, who, escaping from the checks and counsels of Home, are conducted into the paths where good fellowship is encouraged by wrong doing.

Day after day, and night after night, for many years, earnest, self-sacrificing workers have diligently labored to gather up these threads, finding them, where they could, by the

light of truth; but no man, however well acquainted with the walks these workers have taken, can trace their foot-prints remotely by any evidence of permanent demolition among the snares they undertook to destroy. As soon as one was taken away another was set in its place.

The halting steps, stumblings and fallings they occasion, produce permanent injury to health, baneful change of character—sturdy obstruction to the progress of Christianity—distressful bereavement of families—alarming increase of poverty—shocking accumulation of crime—enlargement of governmental expenditures, accruing from crime and pauperism, and consequent addition to national, state, county, township, and corporation taxes:—yet what community is able to take the practical farmer for an exemplar. We all know how the snares are set, and why—by whom, and when, and where—but in no town or city, north or south, is there community of virtue compact enough to shut out from its circles, high or low, the snare-setter whom the law recognises as an enemy to public morals—as chief among the business sinners who sacrifice Morals to Money.

Suppose every Home were a school, where self-respect and moral courage were affectionately, but firmly and successfully taught, the youths of our land would be so hedged about that they could no more imbibe as a beverage what will intoxicate, than an honest boy can rob his father. Those who are about to jostle with the world, in all the varied forms of business life, would be so committed, that public sentiment would not tolerate even genteel tippling.

Did correct views thoroughly penetrate the domestic relations of life, there would be no need of prohibitory liquor laws; distilleries, as relics of a darker age, would crumble; grass would grow in the walks about county poor-houses, and over the scornful abodes of the criminal, ivy would creep.

The intelligent father is not anxious that his children shall obey petty commands through fear, but that they shall receive such lessons of law as will teach them to shun error, on the same principle that a nice musician avoids discord—because it is painful to him.

Mothers do not often enough forcibly present

the moral requisitions for principle, rather than policy, as a rule of action. Here I suggest distinctly, what I conceive to be the means necessary to render money subservient to morals—to secure practical, executive recognition, for communities, as well as individuals, of the ancient adage, that “honesty is the best policy ;” not the best in a selfish point of view, only, but the best because it is honor and duty.

If I am not extravagant in my views of what may be done to promote morals through one branch of social reform, I may make an unlimited claim for home education as the instrument by which, in the business world, morals, as well as money, may be rendered an element of commerce.

The virtue or the vice of individuals gives tone to a community. Public violation of known principles of justice, or disregard of moral obliquity by any community to-day, argues unfaithful discharge of obligations in the homes of yesterday. If individuals, established in virtue at home, properly represent their homes in business, in politics, in the social circle, no crime of magnitude can be committed among them ;

no designing speculator, no trickster of a politician dare undertake to sway or lead their community.

Fathers and mothers give tone to homes. The mother who gads after fashion, the father who is, body and soul, absorbed in business, can not expect uprightness in their children. The citizen of wealth, who takes no pains to charm his boys at home, must not be disappointed if they love the charms of circles that gather in darkness and in secret, and learn to be shiftless, vicious spendthrifts; the countryman, greedy for work and miserly of leisure, who denies his children liberal opportunities for mental and moral culture, under a miserly pretense that he is "laying something up for them against a rainy day," need only calculate that his boys will be easy-going drones, for whom intelligent men will make laws, and on whom active men will impose taxes; and such they must become unless, perchance, they possess original genius—undaunted, far-reaching.

Need of home attention, of home education, characterises most of the rascality which society is obliged to punish severely; want of home

honesty stands firmly as a monitor in the tableaux of deception and indiscretion furnished the world in the dramas that belong to the business failures that oppress and impoverish.

These severe declarations I could substantiate by many facts which prison statistics have brought to light, and by many illustrations that business assignments have afforded; but I will appeal to real life, for a single exponent of domestic knavery.

Robert Schuyler, of New York, was president of various railroad companies, and financial agent of others, and had unlimited control of funds. He played a desperate game. It did not win. He coveted money and despised morals, and he was introduced to infamous notoriety, as a defaulter for two and a half millions of dollars. An immense sum. What did Mr. Robert Schuyler do with it? The question is a vain one. But Mr. Schuyler had a social, as well as a financial life, and if we can not clearly solve the mystery which involves his prodigal wastefulness of other men's money, we are given the particulars of a domestic romance which throws some light upon it. Mr. Schuyler maintained

two households. At one he was a benedict, at the other a bachelor. The gay and careless visitors at the bachelor mansion had no suspicion that their liberal host was the father of a family; and the inmates of that family had never a doubt but that its lord was what he seemed, and only that. At home he was Mr. Spicer; at his bachelor quarters, and in the business world, he was Mr. Schuyler. For nearly a quarter of a century was Robert Schuyler both a benedict and a bachelor, in New York city; and both characters were maintained with such shrewd secrecy that his domestic knavery was not divulged, on one side, until upon the eve of a daughter's marriage, and upon the other side, was not exposed until a great financial fraud induced investigations from which no secrets were secure. His brother, a partner in business, was then first informed that he had promising nephews and nieces.

It is not strange that a man who could play so well a double part in domestic life, should play a double part, on a grand scale, in business life. He was intact a deceiver. Had not fortune so favored him that he could swindle in

princely style, he had been a petty scoundrel, well acquainted with city prisons, and the lowest purlieus of city vice.

Honesty is a principle ; it is substance, not shadow. The man who is dishonest at home, can not be honest abroad. If he will cheat his wife and children, he must cheat his business associates. Home confidence is an anchor of safety, and the man who does not hold fast by it, is adrift in an ocean of uncertainty. His voyage of life may be honorable, but the chances are that he will make shipwreck of all that is dearest and sweetest among human blessings. Public prosperity, as well as private interest, has its safeguard in home, and in the sentiment which not only inculcates love and respect for, but requires support and protection of, home. It "pays" quite as well for society, east or west, to give attention to the improvement of families, as to the improvement of rivers and harbors ; when government guaranties rights and privileges which multiply and elevate homes in old States, it is quite as far-seeing as when it guarantees "popular sovereignty," to multiply farms and towns in new Territories. It follows, then,

that men who have more pride in business than in home, whose most active affections are centered in the counting-house, rather than in the family circle—who have more anxious emotions about profit and loss, than about children's lessons,—may be financially wise, but socially and morally are culpably foolish. The head of a family has other duties than those material ones which pertain to food or raiment, plain or rich, extravagant or niggard. The prosperous men of our time, those who provide most richly and bountifully for the wardrobe and the larder, are those who know least of the higher necessities of their families, and administer least to their social instruction—the moral culture of their sons and daughters.

Our age of steam is characterized not only by 'fast' enterprises which promote commerce, and render distant communities neighborly and sociable, but by 'fast' living—a stimulated go-aheadativeness in a domestic way, which grows on what it feeds, and feeding on extravagant tastes, and wasteful pleasures, requires bold speculation, financial intrigue, and frequent bankruptcy. Life is earnest in the extravagant

family, but it is not real; it is intensely speculative. The reality comes, when, in the commercial department of the daily newspaper, it is announced that "Day-book and Ledger" have failed. The "crash" that succeeds such a disclosure, usually ultimates in wretchedness as bitter as the life which induced it was vain. That was a significant remark made by the City Missionary of Cincinnati, in a public address: He was acquainted with abodes of wretchedness—he had seen much of misery and human despair among all classes, but the bitterest distress, the most abject poverty, the lowest degradation, he had ever found, was not among the grandchildren of the poor, but, among the grandchildren of the rich.

In the fashionable circles of to-day, among American citizens who command the broadest privileges, there is contemptuous disregard of the effective arts—a disregard which allows many a young man to die a loafer or a gambler, who might have done himself and society good service as an artizan. And what is the fashion for which such sacrifices are made? It is the reign of money over morals. It is a standard

of extravagance, set up in the family of one singularly lucky man, which others, not so lucky, but quite as foolish, undertake to copy after, but "failing" in the undertaking, cheat their friends, and produce a financial crisis. It is written in the formation of our government, in the history of our legislative councils, in the construction of our railways, in the mechanical triumphs which enrich the husbandman, elevate the artizan, augment trade, and promote commerce, that the honor and integrity, the power and growth, the worth and usefulness of our country, are not now, and never have been, maintained by fashionable people. There must be fundamental errors prevailing in that society of a republic, which, commanding all possible opportunities, with education, with wealth, with influence, does nothing but visit the toilet—through fatiguing evening entertainments, dance the giddy hours away—or through tedious morning calls, traffic in small nonsense.

There is an essential need of an infusion of an element of practical respect into those circles, which are composed of the sons and daughters of the rich men of our cities, and of those who,

whether in city or country, vulgarly imitate their follies.

Society suffers more bitterly from the misdirected kindness of overindulgent fathers and mothers, than the keenest moral reformer has yet been able to depict. Too much tenderness may be quite as baneful as too much harshness; or, rather, tenderness not guided by reason, may be followed by as evil results as indiscreet severity.

Among parents, there is a disposition (natural enough, but always to be considerably indulged) to protect their children against the trials and deprivations of their own early experience. When from the workers of one generation, spring those on whom the necessity of daily toil for daily bread is not imposed, it is painfully true, that fathers and mothers, considerate as they deem themselves, but really blind to their children's true interests, so strictly guard their "dear" boys and girls from the actual of independent life, that the youths are taught to be proudly effeminate. Here lies the secret which solves the mystery, why so few of the sons of the rich men of our day, are competent to fill,

or even have ambition for, the high places in business, in mechanics, in science, in art, in literature, through which their fathers won wealth or renown. The men of mark in America—the useful men of America, are self-reliant. Self-reliance, in the true and hopeful sense, is not taught in the families which give tone to high life. Knowing the absence of this potent lesson, the philosophical observer sees the influences which support the social cancer, now eating toward the heart of our national prosperity. Because independence, politically, is a gift to us, we need not surrender ourselves to social thralldom, which, dividing our people into two classes, creates bitter antagonism and marshals prejudice against prejudice in absorbing contest. The ambition of our social life, has not been improvement, so much as it has been pride, after a false standard. Controlled by the love of acquisition, fathers have no time—absorbed in the follies and pleasures of high life, mothers have no patience to educate, to lead, to encourage their children. The bringing up of the men and women who are to guide the “ship of State,” is let out at so much per job, and very

little do the employers know about the manner in which the poorly paid contractors execute their character-making tasks. The arch deceiver, the bold financier, the man of grand entertainments, of stocks, and clubs, whose duplicity at home and in business I have depicted, is but a strongly marked representative of the hollow-hearted, vain-glorious, deceitful, selfish, passion-promoting, intellect-weakening life, called "fashionable," for participation in which men and women, who *have been* industrious and prosperous, of whom sensible things are to be expected, who *can* live honestly, and *might* be independent, cringe and bow, and humbly acknowledge patronizing favors which they should scornfully despise.

We are a Christian people, but we have many idols, and very vulgar, and very ugly some of them are; and a few of the ugliest and meanest are often set up in pretending households, and with meekest submission vain men and proud women bow down before them.

We are a great people. We boast of our greatness with national pride, and the boast is no where sneered at; but while we enjoy great

blessings, and congratulate ourselves on special privileges, we encourage great wrongs. Politically and socially, we are excessively sensitive. We are loth to acknowledge to others the sins we ourselves see. When sharp or jealous men outside of our confederacy, point out scars upon the face of our body politic, we have an irresistible impulse to avert our eyes; or, if we acknowledge any disfiguring works, they are North when we are South, or South when we are North. When a keen observer, who is not in our "social set," exposes the follies and caprices of our circle, we do not at once enlist our energies in a reform, but we at once summon our wit for a retort, and its severity will correspond to the justness of the expose which disturbed our self-satisfied repose.

We may promenade narrow streets all our lives, and yet have no idea of the picture of the city in which we live. One glance from the summit of a hill, would show us what no speculations can teach, what no calculations can arrive at. So observation, stretching out from the affections of home, may afford us lessons of life, about which we had else been ignorant; but

such observation will avail us nought, unless we apply the lessons learned to ourselves, as well as to our neighbors. "Distance lends enchantment to the view," wrote the poet. The moralist may add: it sometimes gives great wrongs a bold relief.

About Jerusalem, the Holy City, there is a sorrowful picture. The picture of the lepers propagating among themselves a terrible curse. To the stranger this picture is revolting—his heart sickens on beholding it. The inhabitants of the Holy City look upon it without active emotion—they put forth no efforts to remove it.

Were the Yankees to occupy Jerusalem, perhaps their first council for reform would provide for the removal of the lepers from under the walls of the Holy City.

Near Jerusalem a tribe of wandering Arabs pitch their tents. They are a peculiar people. Neither they nor their forefathers, unto the remotest generation, had any practical knowledge of the charms or the wrongs of the vice sociability sustains among civilized people. Not one of them can speak from experience of the fascinations of a social glass. When they would

drown care, if ever care penetrates their vagrant life, it does not occur to them that temporal oblivion may be secured by means of exhilarating draughts.

Were these dwellers in the desert, these unlettered Rechabites, to occupy enlightened America, the spirit of their ancient rights and customs would lead them into an uncompromising warfare against distilleries and dram shops. The utter abolition of the traffic in intoxicating beverages would be undertaken with as deep religious enthusiasm as ever animated a crusader in the Holy Land.

Such extreme contrasts forcibly compel us to consider whether, from nations with simple wants and simple habits, among which stern, self-dependent customs control society, the favored of free America may not derive needful suggestions.

A mathematical moralist has given a problem which is too often solved by sad experience. He declares that there are exceptions to every rule but the rule of three. As a man's income is to his expenditures, so will the amount of his debts be to his cash on hand, and consequent ability to meet them.

Bad cyphering of this unexceptionable rule will always teach, as Saxe, the satirist, has said,

“That wealth’s a bubble that comes and goes,
And that all *proud flesh*, wherever it grows,
Is subject to irritation.”

Overreaching extravagance underlies business distress and financial wrong. Not only the fall of families, but the fall of nations, is written in luxury; not only the restoration of families, but the restoration of peoples, is written in prudent retrenchment. Monetary distress can not always be ascribed to free-trade nor tariffs; to bad management abroad, nor a weak administration at home; to low water, nor short crops. It grows out of extravagance—extravagance which may be found in homes—which leads to inconsiderate ventures among merchants—which actuates grasping brokers—which misleads calculating manufacturers, and thoughtless laborers. When it is fashionable to be foolish, the fashion must change. It were unphilosophical to declaim against fashion in the abstract. It can no more easily be reached than the foot of the rainbow. We want fashion, we will always have fashion, but we want intelligence, we want justice in it;

or, rather we want intelligence and justice in what it describes. Fashion is only a phrase indicating what prevails—*customariness*. Words are not wedded to meanings, indissolubly, “for better or for worse.” “Moral,” is a word of Latin derivation, originally meaning manner, or custom, with a primary acceptation lying back of that, importing self-will, caprice. “Ethics,” is the same word, precisely, as “morality,” but with a Greek origin implying custom, or usage. Our employment of the phrase “morals,” in the sense of “right,” sprang from the description by ancient writers of the virtue or worth that was in men, or in communities, as their *customariness*, their *morality*.

To do right, was understood, originally, to mean what was ordered, or directed; and so it is yet, but the order must be just. What is customary may be neither “moral” nor “right,” in the proper modern sense, though it *may be fashionable*. When “fashion” embodies not only “ethics,” in the Greek signification, but “right,” in the American import, then, with all due respect to its gay and thoughtless votaries, we may pray that it shall endure forever; but

while it is weak, vicious, and slavish—when it is the enemy of health—the foe of morals—when it is for pride rather than character—for show rather than worth, we should mark in it the “error of our ways,” and demand a change.

Some “love of a bonnet,” some casket of diamonds, some splendid equipage, or some magnificent mansion, may, now-a-days, enslave a wide circle. In that circle are many who keep up their style on credit, wasting other men’s money, debasing their own morals, while they deceive a host of working people. There is need of reform which shall establish common sense where pride rules. We want soldiers for a crusade against folly, whose rallying cry shall be, a Revolution that will dethrone King Mammon, and in the place of his realm organize a Republic, of which Character shall be Chief Magistrate.

We patronise too much, what is idle and fanciful; or if we do not, we neglect too much the solid and the substantial. In literature and in art, what brings largest profits to the publisher or dealer? I answer, the sketchy and the trashy (if I may be allowed the use of such expressions).

I speak not against the lively and pleasant. Amusement we require. Americans have not amusement enough; that is, calm, soothing, richly humorous enjoyment. Exciting fun, boisterous hurrah, which has its animating principle in the stomach, not in the head, nor in the heart, surrounds us everywhere; and our pictures, and our books, and our lectures, and our concerts, and our parties, must partake of the intense, the melo-dramatic, the extravagant, or we vote them bores, and avoid them. This is the legitimate result of hot competition to make money regardless of morals. The relaxation which follows, if relaxation ever does follow, can hardly be expected to be characterized by a quiet pursuit of what is pure and finished, when the trade or traffic which fatigued was for profit at the expense of principle. Everybody recognizes the necessity of teaching children the wrong involved in theft. The propriety of inculcating the immorality of spending another man's money, will nowhere be disputed. In most families, lessons which convey warnings against swindling are recited; but suppose that while the mother is putting into her boys' hands

such books as will teach them honor and integrity, Pa, who has no time to explain what they read, because the counting-house absorbs him, body and soul, is published as a bankrupt, and his assets will only pay fifty cents on the dollar (that I believe is the respectable per cent.), how deep into the minds of his sons will sink the the home-lessons which are given them. The wrong the speculating bankrupt commits, is not only against business and against society, but is also directly against his family. Better that children should grow up in rags, with the commonest education even, than that they should be surrounded with luxury, and enjoy the richest privileges, with a consciousness that they were purchased with money, which was secured by mercantile trickery, financial treachery, or dexterous dodging of legal points.

In the fact that too many parents are dodging and fawning, or plotting and deceiving, when they should be developing the higher qualities of their own minds, and the minds of those whom God has given them for culture and control, the shrewd thinker may find sufficient reason for those advertisements, often inserted in city

papers, offering houses for rent, or rooms with boarding, to "families without children."

Not long ago, in a popular speech, Charles Sumner said, three things were necessary to sustain the Commonwealth of Massachusetts in all the departments of her government. The first was backbone; the second was, back-bone; and the third was—backbone. In all fitness may I not say, three things are required to sustain a social system, justly American: the first of which is Common Sense; the second of which is, Common Sense; the third of which is—Common Sense developed in fair judgment, practical observation, and liberal respect for moral merit—living respect—present acknowledgement—respect which shall honor integrity to-day, not bow with sycophantic servility before cash, at home, at church, in legislative councils, and in business circles, forgetting character till orations are to be delivered, obituaries are to be written, or biographies are to be published.

A venerable man, who is considered one of the founders of Ohio's excellent Common School System, was walking near a High-School edifice which is a dignified ornament to one of the

principal streets of Cincinnati. A friend directed his attention to an appropriate niche in its imposing front, and said,

“Mr. Guilford, your statue will one day be placed there.”

The old man raised his bent form, and looking up at the niche, while tears flowed down his furrowed cheeks, answered—

“But if I could see it.”

There was a significant rebuke in that calm reply—a telling rebuke of that cheap public sentiment, which, out of selfishness, dare not do immediate justice to private worth, and public integrity. Nathan Guilford was a martyr, and his memory is fragrant. He is recognized as a Representative of Character, and may stand in contrast with a Representative of Cash.

During the financial storm which swept through Cincinnati, in the month of December, 1854, upon the door of a richly furnished banking-house, a small strip of paper was pinned. It attracted attention, and was widely talked about. Upon it in broken characters, traced evidently by a trembling female hand, these words were written:

“THIS BUILDING WAS ERECTED BY ORPHANS’ CRIES, AND WIDOWS’ TEARS.”

The words were true. The bank was closed, and the widows and orphans were defrauded.

The banker had maintained a splendid style. He had erected imposing buildings; he gave rich suppers; his family carriage was costly and beautiful; in his house were rare jewels, and heavy plate; his children attended the most aristocratic schools and colleges. It could not be said that his *character* was above reproach, but his *cash*, or the cash he controlled, bought “caste” for him. In the “first circles of society” his card was welcome. Working men and women were principally his depositors. He always pretended deep sympathy for them; but his sympathy was selfish, mean. He wasted their money in high living. They called for the hard earnings they had entrusted to him. He locked the doors of his bank, and fled. When an exhibit of his affairs was made, nothing but personal property could be secured for the benefit of depositors, and this, from a sale, at the best possible advantage, would yield but one-fourth the interest promised, and *not one cent of the*

principal. Loud, and deep, and bitter, and revengeful were the imprecations on the banker's head, when this fact was announced, but not one, perhaps, who had lost his hard-earned money, reflected that, in a considerable degree, he had himself to blame for the fraud over which he cursed. If any one had analyzed his previous consideration of the banker—how much he coveted his position, and how much deference he showed him, *because of the splendor with which he was surrounded*, the bitterness of his remorse, for having put confidence in so smooth a scoundrel, would not have been at all lessened, when he learned that “one pew in the Second Presbyterian Church, valued at \$300,” formed a part of the property from which depositors might expect two-and-a-half per cent.

When was the mockery of hypocritical profession more stinging; when was fashionable piety—piety for a cash purpose, more bitterly exposed. What a sham! what a wicked, contemptible sham; but how closely allied to the larger portion of the show we may see every day in any fashionable assemblage—at church, in the concert hall, or in the splendid parlor. The show

of piety was a part of the banker's system, just as much as the show of wealth, he indulged with his depositor's money, toward which they, every day, reverently nodded, contributing by their politeness, to the very waste which was exposed when their money was all spent, and the banker "absquatulated."

Painful to every honest mind is P. B. Manchester's rascality, but it is only a fair specimen of the pursuit of Cash at the expense of Character; a pursuit individuals may not only engage in without fear of fines or imprisonment, but which society encourages. I mean what I say. Contrast the spectacle of a scoundrel with money, and a scoundrel without money. To-day, on the supposition that he has cash, he is feted and flattered—to-morrow, stubborn facts show that the supposition of Cash was fallacious, and he is a fugitive from the indignation of people whom he wronged; scorn and contempt will search for him to the uttermost ends of the earth. But, is respect for character *without Cash*, higher or more general? I do not speak of business confidence. That is always selfish. I refer to that respect which the honest soul recog-

nises, and by which, where no words are spoken, it is stimulated to better deeds, and nobler purposes.

The Manchester fraud is only an aggravated example of what results from the spendthrift policy of making a show by living beyond one's income. It has followers in all circles of society, and from one to the other the folly is reciprocated. Extravagance is relative; the man of small income may be quite as extravagant in his sphere, as the man who controls millions.

I doubt not that a majority of Manchester's depositors paid more deference to him than to their warm-hearted, generous souled, honest, fellow-workmen. It was the money, not the man, they regarded, *and the money was not his. They* earned it, and *he* spent it. Unless we prostrate in the dust such a standard of respectability, how long will it be before the last prodigious swindle is consummated? We are ashamed of deference to wealth, and are proud of deference to worth, yet, though we are never loth to acknowledge the claims of Cash, do we not often hesitate to recognise real worth, which morally exalts a fellow-citizen. While we are

thus selfish, we must not be surprised if some one with less conscientiousness than we maintain, speculates for money-power, at our cost. Most men prefer discounts from the present, to drafts at long time on the future. Money to-day, and the comfort and consideration it buys, are dearer to them than the hope of songs and eulogies, and monuments, after death. Some, knowing that songs and eulogies will not be associated with their memories, *take* money as they live—a few, like Schuyler of New York, and Manchester of Cincinnati, win the monuments before death—but what are their inscriptions?

I need not answer.

It is related of an eminent German artist, who won praises, but no money, by his pictures, that when a large number had accumulated in his studio, he draped his house in mourning, and advertised himself as dead. Immediately, there was an unprecedented demand for the productions of his pencil, the poorest commanding prices which the ablest never before reached. When all were sold, “the people, as well as the pictures,” the “sharp” artist presented himself

to the world again, and enjoyed his good fortune. He was a "humbug," you will say, and so he was, decidedly a "humbug," but dare you say that, in a business point of view, he was not a *shrewd* "financier." He only obtained money by *false pretenses*. Skill at deception, is better than capital now-a-days. It is the secret of success. A "renowned" American—a "Prince" in America—published his autobiography, to show his admiring subjects, how great an adept he has been in "false pretenses"—in cool, calculating, unscrupulous rascality. Curiosity-lovers bought the book, and complacently said, "A sharp fellow that Barnum." Critics applauded the history of shameful "humbugs," and cried, "*a healthful book—it teaches what energy and self-reliance may accomplish.*" Yes, energy in deception—self-reliance in base impudence—that is the stock in trade of "humbug"—boasting with blazing effrontery, of a character whose

"Self-complacent sleekness shows
How thrift goes with the fawner—
An unctious unconcern for all
Which nice folks call dishonor."

Bitterest scorn and surest contempt must rebuke its proud type, or honest labor, and legitimate enterprise will be sorely damaged.

What a charm has success, in speculation, in deception, in fraud. A paltry wretch is he who fails even in a good cause—a merchant prince, a man of mark, is he who, out of ill-gotten gains, can build a palace, and plow his farm with an elephant. Suppose that the prince of humbugs had failed to make money with his lying dwarf, and his manufactured mermaid, or his baby-show. Allusion to him had been nauseating, even to point a moral. He lost his Character, to be sure, but by its loss, he won Cash, and he has been sought for as a “Popular” Lecturer, a Public Instructor. Literary societies sought to replenish their treasures by means of his want of shamefacedness—his “brass”—the capital with which he “set up” in business, and on which he lectured.

Out upon such patronage of the despicable. If it have *any* influence, young men are taught by it, that to succeed is to be honored—that fortune is the test of success, and that its secret is

to be sharp, rather than fair—to be mean, rather than honorable—to oppress, rather than relieve—to degrade, rather than elevate. In his touching speech on Christian charity, at the Tabernacle, in New York city, Kossuth, the noble-souled orator, said:

“ You all know the word ‘idiot.’ Almost every living language has adopted it, and all languages attach to it the idea that an ‘idiot’ is a poor, ignorant, useless wretch, nearly insane. Well, idiot is a word of Greek extraction, and meant, with the Greeks, a man who cared nothing for the public interest, but was all devoted to the selfish pursuit of private profit, whatever might have been its results to the community.”

In a Christian view of American society, the phrase idiot, with its original *Greek* signification, may now be practically applied to not a few men who grow rich on their neighbors’ oppression, or out of their credulity.

But this age of mechanism, this era of materialism, is not wholly utilitarian. Advancement is not only being made in natural science, or in mechanical usefulness. Philosophy, chemistry,

geology, and astronomy are not only becoming more properly, and more generally understood, but manifestations of benevolence and true charity, those manifestations which are the surest evidence of a nation's just exaltation, become more positive and more numerous. Schools for the ignorant, hospitals for the blind, asylums for the insane, and for the deaf and the dumb, friendly associations for the relief of the stranger, societies for the benefit of the widow and the orphan, and unions for the help of the unemployed, are the lights of the age, and their gradual growth and elevation are the best evidences of the constant increase of the true spirit of humanity and brotherhood. The development of that spirit must, as a natural sequence, be followed by such declarations of public will as are competent to restrain speculation, to check peculation, and prevent foolish extravagance. It is a spirit of Christian association, through which, in time, juster views of humanity will be popularly arrived at, by which orders of society will be pointed out, which, if followed, will lead mankind nearer harmony, and farther from vice and misery. This spirit

is the outgrowth of movements in which not only liberal, intelligent men are interested, but in which the generous hearts of far-seeing women beat.

I have spoken of home education. I wish now to touch the fountain of home influence. Mothers hold the seals.

It is the pride of civilization that its perfection is marked by the nobility of woman's position, and the pervading power of her affectionate impulses. Day after day, as society yields to her more implicitly that sway which, as the mistress of the Domain of Love, is her right, all reforms that are developments of generous heart-sentiment, will stand higher and firmer: but she must be the companion, the helpmate of man, and not a drudge, a doll, a plaything, nor a blind idol. She must understand her own responsibilities and destiny, she must know her duties, her influence. She must not only be handsome, but useful, a self-provider, a self-governor, a self-protector, appreciating, practically, with her opulent affections, that industry and knowledge are virtues, that idleness and ignorance are disgraceful; and this appreciation

must manifest itself, not from hard necessity, in the home of the poor man, but from noble sentiment, in the homes of the wealthy. It must be popular in "first circles."

Gay folly embarrassed men, rendered them bankrupt, and drove them to the gaming table, before America was discovered; but American pioneers were severe in their tastes, as well as in their habits and laws. In the early history of our country, severity of style was a necessity. Extreme plainness was required by narrow opportunities and contracted means. We grew rich, and we grew proud. From one extreme we rushed to another, inconsiderately, extravagantly.

Aunt Peggy and Cousin Tabitha, of 1800, were sensible, though scant, maidens, or plain and frugal housewives; but Aunt Sallie and Cousin Minnie, of 1855, (girls are never christened Prudence or Recompense, Patience or Humility, now-a-days,) are gay and accomplished, belles, the glass of fashion, mistresses, perchance, of establishments at which \$20,000 entertainments are given. They do not toil, neither do they spin, yet Cleopatra, in all her glory was not arrayed like one of them.

The ladies of America—hard working America—set their hearts upon a wardrobe according to its cost. Cheapness and durability are despised as vulgar. It is considered noble to show a lofty disregard of pecuniary considerations, while husband or Pa is scheming—it may be cheating—on Wall street, or Third street, or some other financial avenue.

It is said that the follies of the rich give employment to the poor, and the saying is true, but generally it is unremunerative employment. The lady of a splendid establishment, with self-satisfied assurance, tells her husband-financier that he can afford to make her a present of a fifty dollar shawl, because she has succeeded, by grievous oppression, in getting her sewing done very cheap. The poorgirl who did that sewing turned her head aside many a time for fear a tear might fall upon and soil her work, while she struggled resolutely to close the fountain of her grief, because the mist which gathered in her eyes blinded her sight, and for a moment prevented the swift exercise of her needle.

Another fine lady wishes a new carriage, and her lord, who is a little fearful of the expense,

demurs, but the lady, quick at expedients, says, "There is the block of houses on Fourth street. The tenants are well satisfied, and so are those on Eighth street. Put up the rent in one place fifty dollars each, and in the other twenty-five dollars, and we can easily afford a new carriage. The tenants wont move, and you have nearly money enough to pay the difference between our old hack and a carriage just in the style." Up go the rents, and the lady goes a shopping in the carriage her heart was set upon.

But we must not impose all the responsibility upon the vanity and vexation of woman. I recollect having read not long ago, a boast from a New York fop, who inherited a fortune which was won in doubtful speculations, that his gloves cost him \$500 a year. In horses, gloves, cigars, and liquors, and in following the fashions which the tailor makes, not for his comfort, but for his money, he will soon spend the fortune that fell to him, and add another to the list of men, of whom, when they are gone, we can only say they inherited more money than wit or judgment. They had cards to the "best society."

Let that be their epitaph. The goal of their ambition was won. Their history is written.

I have seen a statement in a New York paper, that it had been ascertained that two members of a mercantile firm had drawn for household and personal expenses, during one year, the sum of \$137,000. This large sum was not spent in charity—it was not devoted to benevolent purposes—it was not given to promote any wholesome reform; it was spent “to keep in the fashion;” aye, fashion, vain display, vulgar show, or “genteel” dissipation—feeding a social cancer whose spreading poison infects every circle of society, paralyzes the arm of industry, and embitters the home life of the high and the low, the rude and the cultivated.

Liberality toward American labor does not widely run into extravagance, but for imported silks, and satins, and broadcloths, cigars, wines, and jewelry—for ribbons, and furs, and furbelows, and “knicknackeries,” we are as lavish as princes and princesses; and thus it comes to pass, that while American labor is oppressed—while productive energy is checked, and working

men and working women beg for bread, the importers and retailers of the showy products of cheap European toil—the hard result of the bitter slavery of penury—can count their handsome profits and speculate on distress.

Weak indeed is that man who, knowing that his style of living will lead to bankruptcy, “keeps up appearances” till the sheriff demands the keys of his safe; but while the prudent and thoughtful condemn such a man, they must not forget his interesting family. Perhaps he married a fashionable young lady: for her husband’s house she left her father’s, with a flattering promise of luxurious ease; she had fond anticipations of “cutting a dash in the world.”

“For myself, I don’t care,” soliloquises the bankrupt, “but my wife—what *shall* I do for her?”

Poor fellow! he is not half so culpable as his father-in-law and his mother-in-law. Had his wife been properly educated, he could have confided to her the condition of his affairs. She would have been advised of threatened misfortune. Perhaps their united efforts could have waived protest; at least, her counsel, her sym-

pathy, her economy, might have materially mitigated the severity of the failure.

Fashionable mothers do not realize that social life is twofold—actual and ideal. That is a lesson every American mother is required to teach by precept and example. Penury may compel bitter and too exclusive pursuit of the actual, but opulence can never excuse its abnegation. The social cancer now eating toward the heart of our national prosperity, will not be cured by Conventions which resolve upon the “right” of women to be lawyers and legislators; but the poisoned currents which support its corrupting growth may be checked and sweetened by the common sense and watchfulness of mothers who have more pride in good character for their children, than in dainty dress, and patronizing airs, and insipid small-talk—who prefer admiration in the home circle to envy in the ball-room—who aspire to matronly rather than political influence.

Not a few fair-seeming and very respectable people have bitter prejudices against frock-coats and broadcloth pantaloons—against short skirts and Turkish trowsers for ladies’ wear; some

very sensible men are firmly of the opinion that women should not covet ballots on election-day; and a few very liberal people honestly entertain the conviction that active or superintending employment in a culinary department of usefulness, is eminently better suited to womanly capacity than the trials and responsibilities of the rostrum; but the most crusty hunker in any community—the most nervous foggy in any town or city, however much he may prefer fossils from the past to the fruits and flowers of the present, will cheerfully concede that, surrounded by her children, every mother has an inalienable right to this declaration:—"It is my duty and my privilege, and shall be my pleasure, to direct the first unfoldings of these dear souls."

By the proper exercise of that duty and that privilege, mothers may form the sentiment of society—mold the destiny of a nation. The applause which the mother's influence may command, is the broadest, highest, and holiest on earth. To the mothers who brought up their sons and daughters with just restraint and wholesome counsel, owe we the material progress which renders our country renowned; and

to those who neglected the restraint and the counsel, may we not in a great measure, a very great measure, owe the tightness and oppression which undermine business, weaken confidence, and check trade and manufactures.

When the architect is honored, when the engineer is commended, when the orator is applauded, when the preacher moves his hearers to repentance and reform, when the poet wins laurel wreaths, when the artist gives delight to gazing multitudes, when the statesman honors his name and his native land—in short, when any great or good deed is done, it bears to some mother a compliment. In her humble cottage on the banks of an Ohio river the mother may hold a charm which directs the sailor who does duty in a Japan Expedition—from dissipation and crime this charm may now be keeping some gold-seeker in a California ravine—it may cheer the explorer of burning wastes, or encourage the wanderer amid fields of ice. It is a solace at home and an incentive abroad. Then, if without a mother's hold upon the heart—through “strong upwelling prayers of faith”—through warnings love-inspired—through councils affec-

tion-animatèd—a son or daughter meet the world's vanities and follies, its dissipations and its deceptions, what can be their chances for honor and usefulness? Need we be surprised at forperry and wastefulness, at swindling and bankruptcy?—that where honest men and virtuous women *should* be found, votaries of senseless fashion, bankrupts, swindlers, and convicts will stand?

A few years ago the cry of retrenchment and reform rang through the country, as political policy. It is needed now, as a social policy, as well as for social principle. But retrenchment will not redeem what is lost. Its lesson freshens to our observation the striking fact, that it is the pestiferous which is contagious, whether against medicine or morals, in nature or in society. The young, whose opinions and convictions are being moulded, must have their characters vaccinated from the bitter experience of the pecuniary crisis just passed, if they would be protected, in the meridian of manhood and womanhood, from such a monetary epidemic as was deplored in view of "settlements" for 1855.

The sentiment, that society should take care of men, is more pernicious than that the world owes every man a living. The world owes no man but what he earns by labor or by virtue, and by that labor, and that virtue, he must assist to take care of society. Observe a company of soldiers, well-drilled. In time with the piercing fife, and sounding drum, each step, by each soldier, is taken. Parents are the drill-sergeants of social companies. On the battlefield, victory depends greatly upon the perfection of tactics taught in the hour of peace. So in the battle of life, success results mainly from the lessons given by home's Orderly-sergeants. Extraordinary need of correct social tactics increases. In many phases which the word "hard" does not express, our "times" differ from those in which our forefathers flourished.

A poet and journalist,* who has seen the foppery of fashionable life, and who can picturesquely moralize on what he knows the folly of, has described one of the phases which bear on our social life, more happily than I can. He wrote:

* N. P. Willis.

“The glories that used to be costliest and most privileged, have become (with a rush) the cheapest, or most accessible and common. What magnificence of full-length mirrors, before which *publicly* to spend one’s shilling! what luxury for the *public* eating of one’s meal! What architecture in which to listen *publicly* to music! What sumptuousness in which to *steam with the public*! What swiftness of railway—royalty of hotel accommodation—spaciousness and splash-invite-ing-ness of *public* promenade. The jeweller’s shops leave the beggar ignorant of nothing that is made of gold, silver, or jewels. The picture-shops deluge him with the arts—apparel and furniture array all their extravagances and novelties for street temptation and admiration. Things are most seen that used to be least seen—cheapest that used to be costliest—commonest, and most thrust upon you, that used to be rarest and most walled in from casual or vulgar knowledge. With health enough to go abroad, and be *public*, a man is a sybarite, a luxuriast, an aristocrat, cheaper and easier than anything else. Home and privacy are the only things difficult and expensive. How is it working, this

splendor for the many? Are homes made dull, unattractive, by being so dazzlingly outshone, or is there a cure-surfeit, and are display and extravagance likely to be avoided as steam-boat-y and hotel-ish, shop-y and street-walker-ish? Is life *in public* to be the prevailing American fashion, leaving England to be the land of happiness in homes, or will it not touch that question, (for the middle classes) and will the commonising of magnificence and show serve only to defeat the ostentation of wealth, and degrade the aristocracy of display?"

These are pregnant questions. They touch the heart of the view that ought to be taken of money and morals.

Americans have sacred reason to be proud of American homes, and from the period when they have not, will date the beginning of America's positive decline; but, as I have more than once intimated, the homes which are now the safeguards of privilege and prosperity, do not belong to those who possess the greatest pecuniary advantage, or wield the widest individual influence. If the commonness of magnificence was for true art, in keeping with moral elevation

and social comfort, homes would not be rendered unattractive by it ; but, alas, it embodies vanity, instead of ennobling art. It is meretricious—it belongs to the selfish reign of money ; it is not the representative of the quiet and good, but of the “ fast ” and foolish ; it does not accord with uprightness in society, and justice in business, but with speculation on credit—with grand entertainments on borrowed money. On homes it has reflex influence. The show that is in the highway is in the home, and the misfortune is, not only in the home of the speculator, but in the home of the workingman is it often reflected ; faintly, perhaps—*perhaps* ridiculously. It would not be in the highway were it not in the home, and to be in the home, there must be love of it in the heart—native or acquired.

The standard of our style is too high in Cash, and too low in Character. From the ringletted, fancifully-dressed little fop, or coquette, molded at three years of age, by its fashionable mother, into an impersonation of personal pride, and frivolous conceit, to the bride, whose face is brighter from the glitter of jewels, than from the glow of health, or the luster of modest eyes,

and the groom, who takes her to a house for the furnishing of which he is in debt, in order that its "style" may be equal to that of his neighbor or friend—from the stripling, who knows "cigars," and "wines," and "cards," and "nags," to the middle aged man, who, in doubt and vexation, rushes along some financial avenue, seeking accommodations which are to "stave off" bankruptcy, threatened by the "big figure" that describes the position of his family in "first circles,"—from the delicate Miss, who teases Pa for parties and watering-places, to the woman who neglects home and children, that personal vanity, and cheap flattery, and lip-compliments, and silly envy, may be interchanged—around, about, through all, there is too much for cost, and too little for worth—too much for what is perishable, too little for what is enduring; for what comes to us from the past, and goes from us to the future.

That wealth which neither moth nor rust can corrupt, lies not in this world's envy, nor in its vanity, but in its moral and social affections. Because a man is selfish, he may rejoice in some treachery, but from the bottom of his heart he

will despise the traitor, precisely because of the selfishness which rendered the treachery desirable. Apply that idea to social vanity. We may covet the splendor in which some individual or family displays pride, but at the same time, our trustworthy estimate of that family, or individual, is correspondingly lowered. What, then, is the real value of the "inexplicable dumb-show," which the rich indulge with pride, and the poor envy with hate.

In answer I may repeat a proposition advanced in the opening of this Lecture:

The deference money wins, is toward what the man has, not toward what the man is. The deference Character wins is positive, without change or shadow of turning—it belongs to the man as definitely as his name, *for good, or for evil.*

Hard work and moral responsibility underlie all we have as a people, that is worth having, and yet the signs of the times warn the parent, the teacher, and the student to exercise exceeding care that, while intelligence widens, labor be not depreciated. I mean work, not eager unrest for miserly aggrandizement, but reason-

able labor for beneficial ends. Why should we not insist upon the association of even the more unpleasant tasks of life with dignity and propriety? As a working people, widening intelligence requires that we do not dis sever the idea of the highest respectability from the cheapest toil, though, at the same time, we crown with laurels him whose educated labor produces a machine which renders the cheap toil, in a particular line, needless.

Appreciation for art and literature becomes more and more refined, printing presses multiply books and newspapers, and lithographs and photographs cheapen art for all the people, yet Greece and Rome, in ancient days, gave us our models. Our standard of oratory was set up in Athens, and that for poetry was erected in the seven cities that

“——Claimed the birth of Homer dead,
Through which in life he begged his bread.”

Imitative excellence is not among the proudest to which nations may aspire. Inventive genius, which diffuses the learning of the past, facilitates the progress of the present, and

demands the gratitude of the future, is a characteristic which even a nation with universal common schools may consider a crowning glory.

When Athens and Rome produced what are now recognized standards of Art and Literature, the people outside of their city walls were barbarians—and they became not co-workers for general good, but slaves of each other, for personal aggrandizement. Inventive genius had not yet simplified instruction, nor had ingenious mechanism diffused intelligence, or aided and sweetened toil. To the nineteenth century was left the honor and benefit of universal appropriation of what was good or great in the results of Roman, or Grecian, or Egyptian, or Arabian intellectual endeavor, but to this century were not denied new elements of power, nor incentives to original investigation for new uses of ancient models.

The problem of human destiny involves questions which affect the whole man, and the whole people, now and forever, and upon each generation is imposed the solemn duty of deserving the legacies of the past, by leaving new and richer ones to the future.

With widening intelligence and enlarging opportunity, that duty grows weightier and grander. The responsibility of its just exercise, for the present generation, lies chiefly upon our homes, but lies heavily, also, upon our schools, which sooner or later must directly impress every character in the nation.

The construction of American society necessarily requires occupation, attention to some employment or some dissipation on the part of all classes. The Yankee who is unemployed, will whittle the chair on which he sits, or the post against which he leans, when no other mischief tempts him, for

“Satan finds some mischief still
For idle hands to do.”

We can have no gentry, in the European signification of that phrase. Hereditary fortunes can not accumulate through ten generations. Nobility does not belong to families, but to individuals. Whatever approach is made toward European aristocracy must, from an American point of view, render the imitator contemptible. Such egotistic imitations as we have, weaken

the bonds of our social union, produce financial crises, and damage the general interests of the country.

Sensible men and women must teach the wholesome doctrine that the nobility of labor is as broad as its necessity, and that he who, removed from its necessity by ancestral fortune, is a pensioner upon the industry of his forefathers, can be neither as dignified nor as respectable as he who, in whatever humble sphere, with head and hands honestly provides for himself.

The common school teacher who respects himself, and loves his profession, has superior reason for making special effort to penetrate every pupil with that sentiment of individual democracy.

The abstract values of Cash and Character, the commercial convenience of money, the heroism of morals, the beauty of holiness, the blessings for time and eternity of justice, are recognized, if not executed. I need not argue, that in business and in society, as well as in the church, money should be an instrument, not a power. Hoping he expounds living gospel,

not dead doctrine, I would not intrude upon the preacher's peculiar province.

A hint to the repining poor man, and I dismiss the subject.

Go, sir, with the covetousness which gives you discontent, into the mansion toward which your eyes are enviously turned. You see that it is grand, but scan its inner-life, and you will find that it is gloomy. There is no heart-felt happiness—there is no fireside, strictly speaking—there are rich dinners and gay company, and hollow compliments, but the mother is not in earnest sympathy with her daughters, and the sons esteem him whom the law regards as their father, but whom they call “Governor,” not according to wealth of affection toward him, but according to their pocket allowance. Between the mistress of the mansion and him who *should be* its master, there is no business, and very little home confidence; and when he has rendered up his last account on earth, his sons, who are not business men, who are only *gentlemen*, who are, and always have been above counting-house or shop drudgery, squander what

their father had accumulated, and his grand mansion is maintained, perhaps, by one who had been his humblest clerk or apprentice.

Your son may be an apprentice or a clerk. Be assured that the sons of working men must occupy the posts of honor and of wealth to which the idly, vainly reared fall heir, and reflect that the means of correcting the evils which render city or country society vain, frivolous, and oppressive, lie within reach of the self-denying, hard-working, non-party-giving, non-speculating, non-failing. Let your household form a home of mutual confidence and practical counsel. Be not niggard or selfish, when opportunities of elevation offer your children. Seek such opportunities, and let the lesson of your life be for the practical and the thoughtful, that your sons and daughters may not covet what is vain and false, but may strive for success in honorable walks of life, employing their rewards to enlarge the sphere of the ennobling and the useful.

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